

Information to identify the case:

Debtor 1:	Ronald E LaMotte	Social Security number or ITIN:	xxx-xx-1261
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	Donna M Mendes-LaMotte	Social Security number or ITIN:	xxx-xx-1809
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 11/25/15
Case number:	15-32290-VFP	Date case converted to chapter:	7 9/4/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ronald E LaMotte	Donna M Mendes-LaMotte
2. All other names used in the last 8 years		
3. Address	311 Speer Avenue Englewood, NJ 07631	311 Speer Avenue Englewood, NJ 07631
4. Debtor's attorney Name and address	Michael S. Kopelman Kopelman & Kopelman LLP 90 Main Street Suite 205 Hackensack, NJ 07601	Contact phone (201) 489-5500
5. Bankruptcy trustee Name and address	Eric Raymond Perkins Eric R. Perkins, Chapter 7 Trustee 354 Eisenhower Parkway Suite 1500 Livingston, NJ 07039	Contact phone 973-422-1100

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 9/10/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	October 11, 2019 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 12/10/19 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Ronald E LaMotte
 Donna M Mendes-LaMotte
 Debtors

Case No. 15-32290-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

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 Total Noticed: 39

Date Rcvd: Sep 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2019.

db/jdb
 517981964 +Ronald E LaMotte, Donna M Mendes-LaMotte, 311 Speer Avenue, Englewood, NJ 07631-1927
 515977836 +130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
 516004180 +ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183692, Arlington, TX 76096-3692
 515976330 +BIOLITEC U.S., INC., GEORGE MILLER CHAPYER 7 TRUSTEE, 1628 JOHN F. KENNEDY BLVD,
 SUITE 950, PHILADELPHIA, PA 19103-2110
 516017616 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 516017616 +Biolitec U.S. Inc., c/o George L Miller, Trustee, Eight Penn Center, Suite 950,
 1628 John F. Kennedy Boulevard, Philadelphia, PA 19103-2125
 516017617 Brindusa Krauss, c/o Targum & Britton, LLP, 225 Broadway, Suite 307,
 New York, NY 10007-3709
 515872448 +Chase, PO Box 24696, Columbus, OH 43224-0696
 515872449 +Chase, Home Equity Loan Servicing, PO Box 24714, Columbus, OH 43224-0714
 515872443 +Equifax Information Serv., PO Box 740256, Atlanta, GA 30374-0256
 515872442 +Experian, PO Box 4500, Allen, TX 75013-1311
 515872452 +Fidelity Investments Institutional Opera, 82 Devonshire Street, Boston, MA 02109-3614
 515872453 GM Financial, 75 Remittance Drive, Suite 1738, Chicago, IL 60675-1738
 516100704 +JPMORGAN CHASE BANK, N.A., ATTN: CORRESPONDENCE MAIL, MAIL CODE LA4-5555, 700 KANSAS LANE,
 MONROE, LA 71203-4774
 516017618 +Michelle F. Ryan, 49 Plaza Drive, Newton, NJ 07860-6600
 515872441 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: Division of Taxation, Dept. of Treasury, PO Box 269,
 Trenton, NJ 08695)
 516090544 +The Bank of NY Mellon Trust Co,NA,Trustee(See 410), c/o Chase Records Center,
 Attn: Correspondence Mail, 700 Kansas Ln (LA 4-5555), Monroe, LA 71203-4774
 517062714 +The Bank of New York Trust Company,, P.O. Box 65450, Salt Lake City UT 84165,
 The Bank of New York Trust Company,, P.O. Box 65450, Salt Lake City UT 84165
 517062713 The Bank of New York Trust Company,, P.O. Box 65450, Salt Lake City UT 84165
 515872444 TransUnion, PO Box 2000, Crum Lynne, PA 19022
 515940066 +VW Credit, Inc (see 410), PO Box 9013, Addison, TX 75001-9013
 515872455 +VW Credit, Inc., c/o Garubo & Bonsignore, Esqs., 38 Cottontail Trail,
 Saddle River, NJ 07458-1515
 516018936 +VW Credit, Inc. dba Bentley Financial Services, PO Box 9013, Addison, Texas 75001-9013
 515983895 +VW Credit, Inc. dba Bentley Financial Services, C/O VW Credit, Inc . Bentley Financial,
 Services, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: kopelaw@kopelmannj.com Sep 10 2019 23:28:47 Michael S. Kopelman,
 Kopelman & Kopelman LLP, 90 Main Street, Suite 205, Hackensack, NJ 07601

tr +EDI: BERPERKINS.COM Sep 11 2019 02:58:00 Eric Raymond Perkins,
 Eric R. Perkins, Chapter 7 Trustee, 354 Eisenhower Parkway, Suite 1500,
 Livingston, NJ 07039-1023
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 10 2019 23:30:37 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 10 2019 23:30:31 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516077612 EDI: BECKLEE.COM Sep 11 2019 02:58:00 AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP,
 PO BOX 3001, MALVERN, PA 19355-0701
 516050828 EDI: BECKLEE.COM Sep 11 2019 02:58:00 AMERICAN EXPRESS CENTURION BANK,
 C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
 515872446 EDI: AMEREXPR.COM Sep 11 2019 02:58:00 American Express, Customer Care, PO Box 981535,
 El Paso, TX 79998-1535
 515948931 EDI: AIS.COM Sep 11 2019 02:58:00 American InfoSource LP as agent for,
 First Data Global Leasing, PO Box 248838, Oklahoma City, OK 73124-8838
 515872447 EDI: BANKAMER.COM Sep 11 2019 02:58:00 Bank of America, Billing Inquiries,
 PO Box 982235, El Paso, TX 79998
 515872445 EDI: BANKAMER.COM Sep 11 2019 02:58:00 AAA Financial Services, PO Box 982235,
 El Paso, TX 79998-2235
 515872450 EDI: CHASE.COM Sep 11 2019 02:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 515872451 +EDI: CITICORP.COM Sep 11 2019 02:58:00 Citi Cards, PO Box 6500,
 Sioux Falls, SD 57117-6500
 515872440 EDI: IRS.COM Sep 11 2019 02:58:00 IRS Insolvency Dept., 11601 Roosevelt Blvd.,
 Philadelphia, PA 19154
 515930622 EDI: RMSC.COM Sep 11 2019 02:58:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 516018236 EDI: ECAST.COM Sep 11 2019 02:58:00 eCAST Settlement Corporation, PO Box 29262,
 New York, NY 10087-9262

TOTAL: 15

District/off: 0312-2

User: admin
Form ID: 309A

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Total Noticed: 39

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517981963 THE BANK OF NEW YORK MELLON TRUST COMPANY, NA, SUC
515903877* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2019 at the address(es) listed below:
NONE.

TOTAL: 0